

(Official Form 1)(12/03)

<b>FORM B1</b> <b>UNITED STATES BANKRUPTCY COURT</b> <b>SOUTHERN DISTRICT OF TEXAS</b> <b>HOUSTON DIVISION</b>						<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First Middle): <b>Mickelson, Heather Jean</b>				Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): <b>None</b>			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>fdba Electronic Commerce Global</b>				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): <b>xxx-xx-5514</b>				Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):			
Street Address of Debtor (No. and Street, City, State and Zip Code): <b>20807 Patriot Park Lane</b> <b>Katy, TX 77449</b>				Street Address of Joint Debtor (No. and Street, City, State and Zip Code):			
County of Residence or of the Principal Place of Business: <b>Harris</b>				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address): <b>20807 Patriot Park Lane</b> <b>Katy, TX 77449</b>				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above): <b>N/A</b>							
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>							
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank				<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding			
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.			
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-Over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>							

(Official Form 1)(12/03)

FORM B1, Page 2

**Voluntary Petition (page 2)***(This page must be completed and filed in every case)*Name of Debtor(s): **Heather Jean Mickelson****Prior Bankruptcy Case(s) Filed Within Last 6 Years** (If more than two, attach additional sheet)

Location Where Filed:

**None**

Case Number:

Date Filed:

Location Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**None**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Heather Jean Mickelson  
**Heather Jean Mickelson****X** \_\_\_\_\_\_\_\_\_\_  
Telephone Number (If not represented by an attorney)\_\_\_\_\_  
Date**Signature of Attorney****X** /s/ David W. Barry**David W. Barry**  
**dwbarry@swbell.net**Bar No. **01835200****Law Office of David W. Barry**  
**4151 Southwest Frwy #770**  
**Houston, TX 77027**Phone No. **(713) 960-9696** Fax No. **(713) 961-4403**\_\_\_\_\_  
Date**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_\_\_\_\_\_  
Printed Name of Authorized Individual\_\_\_\_\_  
Title of Authorized Individual\_\_\_\_\_  
Date**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

**X** /s/ David W. Barry  
**David W. Barry** Date**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed Name of Bankruptcy Petition Preparer\_\_\_\_\_  
Social Security Number**Address**

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

**X** \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer\_\_\_\_\_  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE A (REAL PROPERTY)**

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
<p>3311 Yupon, Unit 410, Houston, Texas 77006 Unit 410 and the space encompassed by the boundaries thereof, the limited common elements appurtenant thereto, together with an undivided interest in the general common elements located in and part of Tremont Tower, a condominium project in Harris County, Texas, as fully described in and as located, delineated and as defined in the condominium Declaration for Tremont Tower, together with the survey plat, By-Laws and Exhibits attached thereto, recorded in Volume 189, Page 172 et seq., of the condominium records of Harris County, Texas.</p>	Condominium	-	\$185,000.00	\$236,967.00
Total:			<b>\$185,000.00</b>	

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE B (PERSONAL PROPERTY)**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		currency (see attached Exhibit "A")	-	\$80.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Woodforest National Bank account(s) (see attached Exhibit "A")	-	\$40.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings including audio, video and computer equipment.		household furniture, accessories, tools, pets (see attached Exhibit "A")	-	\$430.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		collectibles, books, pictures/photos (see attached Exhibit "A")	-	\$15.00
6. Wearing apparel.		clothing and effects (see attached Exhibit "A")	-	\$250.00
7. Furs and jewelry.		jewelry (see attached Exhibit "A")	-	\$15.00
8. Firearms and sports, photographic, and other hobby equipment.		sporting goods (see attached Exhibit "A")	-	\$15.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
<b>Total &gt;</b>				<b>\$845.00</b>

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401(k) plan benefits (see attached Exhibit "A")	-	\$800.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
<b>Total &gt;</b>				<b>\$1,645.00</b>

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		potential claims against (Aurora Loan Company, First Texas Residential, Doug Brown, Bennie Kane, Jorege Casimavo, Tremont Towers LP, & Tremont HOA) for loan fraud/misrepresentation and against builder for defects.	-	\$10,000.00
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1984 BMW 533i sedan	-	\$1,650.00
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
<b>Total &gt;</b>				<b>\$13,295.00</b>

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE B (PERSONAL PROPERTY)***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<b>Total &gt;</b>				<b>\$13,295.00</b>

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)**

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☒ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
currency (see attached Exhibit "A")	11 U.S.C. § 522(d)(5)	\$80.00	\$80.00
Woodforest National Bank account(s) (see attached Exhibit "A")	11 U.S.C. § 522(d)(5)	\$40.00	\$40.00
household furniture, accessories, tools, pets (see attached Exhibit "A")	11 U.S.C. § 522(d)(3)	\$430.00	\$430.00
collectibles, books, pictures/photos (see attached Exhibit "A")	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
clothing and effects (see attached Exhibit "A")	11 U.S.C. § 522(d)(3)	\$250.00	\$250.00
jewelry (see attached Exhibit "A")	11 U.S.C. § 522(d)(4)	\$15.00	\$15.00
sporting goods (see attached Exhibit "A")	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
401(k) plan benefits (see attached Exhibit "A")	11 U.S.C. § 522(d)(10)	\$800.00	\$800.00
potential claims against (Aurora Loan Company, First Texas Residential, Doug Brown, Bennie Kane, Jorege Casimavo, Tremont Towers LP, & Tremont HOA) for loan fraud/misrepresentation and against builder for defects.	11 U.S.C. § 522(d)(5)	\$10,000.00	\$10,000.00
1984 BMW 533i sedan	11 U.S.C. § 522(d)(2)	\$1,650.00	\$1,650.00
		<b>\$13,295.00</b>	<b>\$13,295.00</b>



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**TOTALS BY EXEMPTION LAW**

Exemption Law	Husband	Wife	Joint	Community	N/A	Exemption Total	Market Value Total
11 U.S.C. § 522(d)(10)	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$800.00	\$800.00
11 U.S.C. § 522(d)(2)	\$0.00	\$0.00	\$0.00	\$0.00	\$1,650.00	\$1,650.00	\$1,650.00
11 U.S.C. § 522(d)(3)	\$0.00	\$0.00	\$0.00	\$0.00	\$710.00	\$710.00	\$710.00
11 U.S.C. § 522(d)(4)	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$15.00	\$15.00
11 U.S.C. § 522(d)(5)	\$0.00	\$0.00	\$0.00	\$0.00	\$10,120.00	\$10,120.00	\$10,120.00

IN RE: **Heather Jean Mickelson**CASE NO \_\_\_\_\_  
(If Known)CHAPTER **7****SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)**☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 3640016823148  Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361	-	DATE INCURRED: 07/30/2004 NATURE OF LIEN: <b>Purchase Money (first lien)</b> COLLATERAL: <b>condominium</b> REMARKS:  COLLATERAL VALUE: <b>\$185,000.00</b>				\$186,474.00	\$1,474.00
ACCT #: 3640016879694  Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361	-	DATE INCURRED: 07/30/2004 NATURE OF LIEN: <b>Purchase Money (second lien)</b> COLLATERAL: <b>condominium</b> REMARKS:  COLLATERAL VALUE: <b>\$185,000.00</b>				\$46,493.00	
ACCT #: 1255950000029  Harris County Tax Assessor P.O. Box 3547 Houston, TX 77002	-	DATE INCURRED: 2005 NATURE OF LIEN: <b>Property Tax</b> COLLATERAL: <b>condominium</b> REMARKS:  COLLATERAL VALUE: <b>\$185,000.00</b>				\$2,000.00	
ACCT #: 1255950000029  Houston I.S.D. Tax Office Tanya F. Erickson, Assessor/Collector P.O. Box 4668 Houston, TX 77210-4668	-	DATE INCURRED: 2005 NATURE OF LIEN: <b>Property Tax</b> COLLATERAL: <b>condominium</b> REMARKS:  COLLATERAL VALUE: <b>\$185,000.00</b>				\$2,000.00	
Representing: Houston I.S.D. Tax Office		Linebarger, Goggan, Blair Et Al P.O. Box 3064 Houston, TX 77253-3064				Notice Only	Notice Only
Total for this Page (Subtotal) >						\$236,967.00	\$1,474.00
Running Total >						\$236,967.00	\$1,474.00

No continuation sheets attached

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3), as amended by § 1401 of Pub. L. 109-8.

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

*\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

      No       continuation sheets attached

IN RE: **Heather Jean Mickelson**

CASE NO

(If Known)

CHAPTER **7****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>4427-1030-0053-1409</b> <b>Bank of America</b> <b>Bankruptcy Department</b> <b>Dept. 4525</b> <b>P.O. Box 53105</b> <b>Phoenix, AZ 85072-3105</b>	-	DATE INCURRED: <b>01/08/2001</b> CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$11,473.00</b>
ACCT #: <b>3475175046</b> <b>Bank of America</b> <b>Bankruptcy Department</b> <b>Dept. 4525</b> <b>P.O. Box 53105</b> <b>Phoenix, AZ 85072-3105</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$200.00</b>
ACCT #: <b>4417-1211-7247-9035</b> <b>Chase</b> <b>800 Brooksedge Blvd</b> <b>Westerville, OH 43081</b>	-	DATE INCURRED: <b>12/26/2001</b> CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$5,879.00</b>
ACCT #: <b>2817991325; 8324654645</b> <b>Cingular Wireless</b> <b>P O Box 650574</b> <b>Dallas, TX 75265-0574</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$140.86</b>
ACCT #: <b>6032590271444506</b> <b>Citifinancial</b> <b>Bankruptcy Department</b> <b>1111 North Point Drive</b> <b>Building 4, Suite 100</b> <b>Coppell, TX 75019</b>	-	DATE INCURRED: <b>06/02/2003</b> CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$1,332.00</b>
ACCT #: <b>5178-0072-9102-4347</b> <b>First Premier Bank</b> <b>601 S Minnesota Ave</b> <b>Sioux Falls, SD 57104</b>	-	DATE INCURRED: <b>02/24/2005</b> CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$330.00</b>
ACCT #: <b>267632</b> <b>GEXA Energy</b> <b>20 Greenway Plaza #600</b> <b>Houston, Texas</b>	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				<b>\$400.00</b>
<b>Total for this Page (Subtotal) &gt;</b>						<b>\$19,754.86</b>
<b>Running Total &gt;</b>						<b>\$19,754.86</b>

3

continuation sheets attached



IN RE: **Heather Jean Mickelson**CASE NO \_\_\_\_\_  
(If Known)CHAPTER **7****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Southwestern Bell/SBC		Money Control, Inc. 7891 Mission Grove Parkway South Riverside, CA 92508				Notice Only
ACCT #: 0551334426 2 Sprint PCS Customer Solutions P O Box 8077 London, KY 40742	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS: 832 545 5252				\$223.58
ACCT #: 0551334426 2 Sprint PCS Customer Solutions P O Box 8077 London, KY 40742	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				\$33.17
ACCT #: 8326406096 T-Mobile, Bankruptcy P O Box 37380 Albuquerque, NM 87176	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				\$955.75
ACCT #: 295916, 20704816A13220043225 Texas Department of Public Safety 5805 North Lamar Boulevard Box 4087 Austin, TX 78773-0001	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				\$1,040.00
ACCT #: Unit 410 The Tremont Tower Condominium Association, Inc. 2323 South Shepherd, Suite 1160 Houston, TX 77019-7028	-	DATE INCURRED: CONSIDERATION: <b>Unsecured Debt</b> REMARKS:				\$1.00
Representing: The Tremont Tower		Association Management, Inc. 9575 Katy Freeway, Suite 130 Houston, TX 77024-1453				Notice Only
Total for this Page (Subtotal) >						\$2,253.50
Running Total >						\$34,984.86

IN RE: **Heather Jean Mickelson**

CASE NO

(If Known)

CHAPTER **7****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: The Tremont Tower		Beverly Kaufman Clerk of Harris County 301 Fannin, 1st Floor Houston, TX 77002				Notice Only
Representing: The Tremont Tower		Tremont Tower, L.P. 2323 South Shepherd, Suite 1160 Houston, TX 77019-7028				Notice Only
Representing: The Tremont Tower		William S. Chesney III, Esq. Frank Elmore Lievens Chesney & Turet, L.L.P. 808 Travis, Suite 2600 Houston, TX 77002-5778				Notice Only
ACCT #: 811115 801 0153372 Time Warner Communications 8400 West Tidwell Houston, TX 77040-5568	-	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS:				\$461.46
Representing: Time Warner Communications		Credit Management, L.P. 4200 International Parkway Carrollton, TX 75007-1906				Notice Only
ACCT #: 3898761; 009300000654711 Washington Mutual P.O. Box 60800 Los Angeles, CA 90060-0800	-	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS:				\$205.06
Representing: Washington Mutual		E R Solutions, Inc. 500 SW 7th Street, Suite A-100 P.O. Box 9004 Renton, WA 98057				Notice Only
Total for this Page (Subtotal) >						\$666.52
Running Total >						\$35,651.38

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)**

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
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IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE H (CODEBTORS)**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT  
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IN RE: **Heather Jean Mickelson**

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CHAPTER **7****SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))**

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
<b>Single</b>						
Employment	Debtor			Spouse		
Occupation	Administrative					
Name of Employer	Freida & Goldman					
How Long Employed	1 month					
Address of Employer	Houston, TX					

**Income: (Estimate of average monthly income)**

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)  
Estimated monthly overtime

**DEBTOR****SPOUSE**

\$2,200.00

\$0.00

**SUBTOTAL****\$2,200.00****LESS PAYROLL DEDUCTIONS**

A. Payroll taxes (includes social security tax if B. is zero)

\$300.00

B. Social Security Tax

\$0.00

C. Medicare

\$0.00

D. Insurance

\$0.00

E. Union dues

\$0.00

F. Retirement

\$0.00

G. Other (specify) \_\_\_\_\_

\$0.00

H. Other (specify) \_\_\_\_\_

\$0.00

I. Other (specify) \_\_\_\_\_

\$0.00

J. Other (specify) \_\_\_\_\_

\$0.00

K. Other (specify) \_\_\_\_\_

\$0.00

**SUBTOTAL OF PAYROLL DEDUCTIONS****\$300.00****TOTAL NET MONTHLY TAKE HOME PAY****\$1,900.00**

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

Income from real property

\$0.00

Interest and dividends

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

\$0.00

Social Security or other government assistance (specify)

\$0.00

Pension or retirement income

\$0.00

Other monthly income (specify below)

1. \_\_\_\_\_

\$0.00

2. \_\_\_\_\_

\$0.00

3. \_\_\_\_\_

\$0.00

**TOTAL MONTHLY INCOME****\$1,900.00****TOTAL COMBINED MONTHLY INCOME \$1,900.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$800.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
<b>Utilities:</b> Electricity and heating fuel	\$175.00
Water and sewer	\$35.00
Telephone	\$50.00
Other: cable/net etc.	\$50.00
Home maintenance (repairs and upkeep)	\$25.00
Food	\$200.00
Clothing	\$65.00
Laundry and dry cleaning	\$25.00
Medical and dental expenses (not covered by insurance)	\$100.00
Transportation (not including car payments)	\$250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$10.00
<b>Insurance</b> (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
<b>Installment payments:</b> (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	<b>\$1,885.00</b>

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses (including separate spouse budget if applicable)
- C. Excess income (A minus B)
- D. Total amount to be paid into plan each (interval)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
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IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$185,000.00		
B - Personal Property	Yes	4	\$13,295.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			\$236,967.00
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4			\$35,651.38
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,900.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,885.00
Total Number of Sheets of ALL Schedules		> 17			
Total Assets			> \$198,295.00		
Total Liabilities				> \$272,618.38	

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature /s/ Heather Jean Mickelson  
Heather Jean Mickelson

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>AMOUNT</b>	<b>SOURCE (if more than one)</b>
<b>\$27,000.00</b>	<b>Estimated Annual Income 2005</b>
<b>\$38,000.00</b>	<b>Estimated Annual Income 2004</b>
<b>\$22,000.00</b>	<b>Estimated Annual Income 2003</b>

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<b>CAPTION OF SUIT AND CASE NUMBER</b>	<b>NATURE OF PROCEEDING</b>	<b>COURT OR AGENCY AND LOCATION</b>	<b>STATUS OR DISPOSITION</b>
<b>The Tremont Tower Condominium Association, Inc., vs. Heather Jean Mickelson; Cause No. 835919</b>	<b>declaratory judgment/injunction</b>	<b>Harris County Civil Court at Law Number Two</b>	<b>judgment within past year</b>

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 1*

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**8. Losses**

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Dining table, nightstand, bed frame - \$80.00	Theft	7/15/04

**9. Payments related to debt counseling or bankruptcy**

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Office of David W. Barry 4151 Southwest Frwy #770 Houston, TX 77027		\$1,000.00 inclusive of filing fee

**10. Other transfers**

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS**

**3311 Yupon, Unit 410  
Houston, Texas 77006**

**NAME USED**

**same**

**DATES OF OCCUPANCY**

**within past two  
years**

**2804 90th Ave East  
Edgewood, WA 98371**

**same**

**within past two  
years**

**9550 Meyer Forest, No. 736  
Houston, TX 77098**

**same**

**within past two  
years**

**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND TAXPAYER I.D. NUMBER****NATURE OF BUSINESS****BEGINNING AND ENDING  
DATES**

**Electronic Commerce Global  
20807 Patriot Park Lane  
Katy, TX 77449**

**8/05 through 9/05  
(never used, income  
\$0.00)**

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

☐

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**NAME AND ADDRESS****Carol Cantrell, CPA****DATES SERVICES RENDERED****2004**

None

☒

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

☐

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**NAME****Debtor****ADDRESS**

None

☒

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**20. Inventories**

None

☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

☒

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None

☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None

☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Heather Jean Mickelson**

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CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

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None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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**23. Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

---

**24. Tax Consolidation Group**

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

---

**25. Pension Funds**

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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***DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS***

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of   **7**   sheets, and that they are true and correct.

Date \_\_\_\_\_

Signature   **/s/ Heather Jean Mickelson**    
of Debtor   **Heather Jean Mickelson**  

Date \_\_\_\_\_

Signature \_\_\_\_\_  
of Joint Debtor  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571*

Official Form 8  
(12/03)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

***a. Property to Be Surrendered.***

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
condominium	Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361
condominium	Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361
condominium	Harris County Tax Assessor P.O. Box 3547 Houston, TX 77002
condominium	Houston I.S.D. Tax Office Tanya F. Erickson, Assessor/Collector P.O. Box 4668 Houston, TX 77210-4668

***b. Property to Be Retained.***

*[Check any applicable statement]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
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**None**

Official Form 8  
(12/03)

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Date \_\_\_\_\_

Signature /s/ Heather Jean Mickelson  
Heather Jean Mickelson

Date \_\_\_\_\_

Signature \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)**

*The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.*

**Chapter 7: Liquidation (\$209.00 filing fee)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

**Chapter 11: Reorganization (\$1,039.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$239.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

**ACKNOWLEDGEMENT**

I hereby certify that I have read this notice on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

/s/ Heather Jean Mickelson

Heather Jean Mickelson

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Hourly: Estimated Total	<u><b>\$1,259.00</b></u>
Prior to the filing of this statement I have received:		<u><b>\$1,000.00</b></u>
Balance Due:	Hourly: Approximately	<u><b>\$259.00</b></u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]

**CLIENT FOR AND IN CONSIDERATION OF THE SERVICES RENDERED IN THE EXECUTION OF THE FILING OF THIS BANKRUPTCY HAS BEEN ADVISED THAT THE FEES DISCLOSED ARE ONLY AN ESTIMATE AND SUBJECT TO THE ACTUAL TIME & EXPENSES INCURRED IN THE PROSECUTION OF THE CASE.**

**ATTORNEY TIME IS TO BE BILLED AT A RATE NO GREATER THAN \$300.00 PER HOUR AND PARALEGAL TIME IS TO BE BILLED AT A RATE NO GREATER THAN \$85.00 PER HOUR.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

\_\_\_\_\_  
Date

**/s/ David W. Barry**

*David W. Barry*  
Law Office of David W. Barry  
4151 Southwest Frwy #770  
Houston, TX 77027  
Phone: (713) 960-9696 / Fax: (713) 961-4403  
dwbarry@swbell.net

Bar No. 01835200



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date \_\_\_\_\_

Signature /s/ Heather Jean Mickelson  
*Heather Jean Mickelson*

Date \_\_\_\_\_

Signature \_\_\_\_\_

Debtor(s): **Heather Jean Mickelson**

Case No:

**SOUTHERN DISTRICT OF TEXAS**Chapter: **7****HOUSTON DIVISION**

Heather Jean Mickelson  
20807 Patriot Park Lane  
Katy, TX 77449

Credit Management, L.P.  
0291496169 (Time Warner)  
4200 International Parkway  
Carrollton, TX 75007-1906

Linebarger, Goggan, Blair Et Al  
Property ID 1255950000029  
P.O. Box 3064  
Houston, TX 77253-3064

Law Office of David W. Barry  
4151 Southwest Frwy #770  
Houston, TX 77027

E R Solutions, Inc.  
3898761; 009300000654711 (WAMU)  
500 SW 7th Street, Suite A-100  
P.O. Box 9004  
Renton, WA 98057

MBNA  
74974389381226  
P.O. Box 15026  
Wilmington, DE 19850-5026

Association Management, Inc.  
Tremont Tower, 3311 Yupon, No.  
9575 Katy Freeway, Suite 130  
Houston, TX 77024-1453

First Premier Bank  
5178-0072-9102-4347  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Money Control, Inc.  
7137288221897 (SBC)  
7891 Mission Grove Parkway South  
Riverside, CA 92508

Aurora Loan Services  
3640016823148  
601 5th Ave  
Scottsbluff, NE 69361

GEXA Energy  
267632  
20 Greenway Plaza #600  
Houston, Texas

PHH Arval / DL Peterson Trust  
client 9526; unit 04178  
Title Administration  
940 Ridgebrook Road  
Sparks, MD 21152-9390

Aurora Loan Services  
3640016879694  
601 5th Ave  
Scottsbluff, NE 69361

Harris County Tax Assessor  
1255950000029  
P.O. Box 3547  
Houston, TX 77002

Southwestern Bell/SBC  
7137288221  
Bankruptcy Services  
P.O. Box 769  
Arlington, TX 76004

Bank of America  
Bankruptcy Department  
Dept. 4525  
P.O. Box 53105  
Phoenix, AZ 85072-3105

Harris County Toll Road Authority  
invoice 0502396097; tag 9LGX84T  
330 Meadowfern, Suite 200  
Houston TX 77067-3295

Sprint PCS Customer Solutions  
0551334426 2  
P O Box 8077  
London, KY 40742

Beverly Kaufman  
835919; Ct 2; Tremont / Mickelson  
Clerk of Harris County  
301 Fannin, 1st Floor  
Houston, TX 77002

Hilti, Inc.  
3052-609127  
P.O. Box 21148  
Tulsa, OK 74121

T-Mobile, Bankruptcy  
8326406096  
P O Box 37380  
Albuquerque, NM 87176

Chase  
4417-1211-7247-9035  
800 Brooksedge Blvd  
Westerville, OH 43081

Houston I.S.D. Tax Office  
1255950000029  
Tanya F. Erickson, Assessor/Collector  
P.O. Box 4668  
Houston, TX 77210-4668

Texas Department of Public Safety  
295916, 20704816A13220043225  
5805 North Lamar Boulevard  
Box 4087  
Austin, TX 78773-0001

Cingular Wireless  
2817991325; 8324654645  
P O Box 650574  
Dallas, TX 75265-0574

Houston Medical Diagnostics  
MIHE8015  
7227 Fannin, Suite 102  
Houston, TX 77030

The Tremont Tower  
Unit 410  
Condominium Association, Inc.  
2323 South Shepherd, Suite 1160  
Houston, TX 77019-7028

Citifinancial  
Bankruptcy Department  
1111 North Point Drive  
Building 4, Suite 100  
Coppell, TX 75019

HSBC NV / Orchard Bank  
5489-5551-1183-0735  
Bankcard Services  
P.O. Box 80084  
Salinas, CA 93912-0084

Time Warner Communications  
811115 801 0153372  
8400 West Tidwell  
Houston, TX 77040-5568

Debtor(s): **Heather Jean Mickelson**

Case No:

Chapter: **7**

**SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

Tremont Tower, L.P.  
Unit 410  
2323 South Shepherd, Suite 1160  
Houston, TX 77019-7028

Washington Mutual  
3898761; 009300000654711  
P.O. Box 60800  
Los Angeles, CA 90060-0800

William S. Chesney III, Esq.  
Frank Elmore Lievens  
Chesney & Turet, L.L.P.  
808 Travis, Suite 2600  
Houston, TX 77002-5778

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

U.S. Department of Justice  
Office of the U.S. Trustee  
515 Rusk Avenue, Suite 3516  
Houston, TX 77002

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$185,000.00	\$236,967.00	\$0.00	\$0.00	\$0.00
1.	Cash on hand.	\$80.00	\$0.00	\$80.00	\$80.00	\$0.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$40.00	\$0.00	\$40.00	\$40.00	\$0.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.	Household goods and furnishings, including audio, video...	\$430.00	\$0.00	\$430.00	\$430.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$15.00	\$0.00	\$15.00	\$15.00	\$0.00
6.	Wearing apparel.	\$250.00	\$0.00	\$250.00	\$250.00	\$0.00
7.	Furs and jewelry.	\$15.00	\$0.00	\$15.00	\$15.00	\$0.00
8.	Firearms and sports, photographic and other hobby equipment.	\$15.00	\$0.00	\$15.00	\$15.00	\$0.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Interests in IRA, ERISA, Keogh...	\$800.00	\$0.00	\$800.00	\$800.00	\$0.00
12.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
13.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Other contingent and unliquidated claims of every nature.....	\$10,000.00	\$0.00	\$10,000.00	\$10,000.00	\$0.00
21.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **Federal**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Automobiles, trucks, trailers, vehicles...	\$1,650.00	\$0.00	\$1,650.00	\$1,650.00	\$0.00
24.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Office equipment, furnishings...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
29.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Other personal property of any kind.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTALS:</b>		<b>\$198,295.00</b>	<b>\$236,967.00</b>	<b>\$13,295.00</b>	<b>\$13,295.00</b>	<b>\$0.00</b>

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<b><u>Real Property</u></b>			
(None)			
<b><u>Personal Property</u></b>			
(None)			
<b>TOTALS:</b>		<b>\$0.00</b>	<b>\$0.00</b>

**Non-Exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<b><u>Real Property</u></b>				
(None)				
<b><u>Personal Property</u></b>				
(None)				
<b>TOTALS:</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

IN RE: **Heather Jean Mickelson**

CASE NO

CHAPTER **7****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2*

<b>Summary</b>	
A. Gross Property Value (not including surrendered property)	<b>\$198,295.00</b>
B. Gross Property Value of Surrendered Property	<b>\$0.00</b>
C. Total Gross Property Value (A+B)	<b>\$198,295.00</b>
D. Gross Amount of Encumbrances (not including surrendered property)	<b>\$236,967.00</b>
E. Gross Amount of Encumbrances on Surrendered Property	<b>\$0.00</b>
F. Total Gross Encumbrances (D+E)	<b>\$236,967.00</b>
G. Total Equity (not including surrendered property) / (A-D)	<b>\$13,295.00</b>
H. Total Equity in surrendered items (B-E)	<b>\$0.00</b>
I. Total Equity (C-F)	<b>\$13,295.00</b>
J. Total Exemptions Claimed (Wild Card Used: \$10,120.00, Available: \$105.00)	<b>\$13,295.00</b>
K. Total Non-Exempt Property Remaining (G-J)	<b>\$0.00</b>

David W. Barry  
 Law Office of David W. Barry  
 4151 Southwest Frwy #770  
 Houston, TX 77027  
 (713) 960-9696  
 Attorney for the Petitioner

01835200

# UNITED STATES BANKRUPTCY COURT FOR THE

SOUTHERN DISTRICT OF TEXAS

HOUSTON DIVISION

In re:

Case No.:

Heather Jean MickelsonSSN: xxx-xx-5514

SSN: \_\_\_\_\_

Debtor(s)

## Numbered Listing of Creditors

Address:

20807 Patriot Park Lane  
 Katy, TX 77449

Chapter: 7

	Creditor name and mailing address	Category of claim	Amount of claim
1.	Association Management, Inc. 9575 Katy Freeway, Suite 130 Houston, TX 77024-1453 Tremont Tower, 3311 Yupon, No. 410	Unsecured Claim	\$0.00
2.	Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361 3640016823148	Secured Claim	\$186,474.00
3.	Aurora Loan Services 601 5th Ave Scottsbluff, NE 69361 3640016879694	Secured Claim	\$46,493.00
4.	Bank of America Bankruptcy Department Dept. 4525 P.O. Box 53105 Phoenix, AZ 85072-3105 4427-1030-0053-1409	Unsecured Claim	\$11,473.00
5.	Bank of America Bankruptcy Department Dept. 4525 P.O. Box 53105 Phoenix, AZ 85072-3105 3475175046	Unsecured Claim	\$200.00
6.	Beverly Kaufman Clerk of Harris County 301 Fannin, 1st Floor Houston, TX 77002 835919; Ct 2; Tremont / Mickelson	Unsecured Claim	\$0.00

in re: **Heather Jean Mickelson**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
7. Chase 800 Brooksedge Blvd Westerville, OH 43081 4417-1211-7247-9035	Unsecured Claim	\$5,879.00
8. Cingular Wireless P O Box 650574 Dallas, TX 75265-0574 2817991325; 8324654645	Unsecured Claim	\$140.86
9. Citifinancial Bankruptcy Department 1111 North Point Drive Building 4, Suite 100 Coppell, TX 75019 6032590271444506	Unsecured Claim	\$1,332.00
10. Credit Management, L.P. 4200 International Parkway Carrollton, TX 75007-1906 0291496169 (Time Warner)	Unsecured Claim	\$0.00
11. E R Solutions, Inc. 500 SW 7th Street, Suite A-100 P.O. Box 9004 Renton, WA 98057 3898761; 009300000654711 (WAMU)	Unsecured Claim	\$0.00
12. First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 5178-0072-9102-4347	Unsecured Claim	\$330.00
13. GEXA Energy 20 Greenway Plaza #600 Houston, Texas 267632	Unsecured Claim	\$400.00
14. Harris County Tax Assessor P.O. Box 3547 Houston, TX 77002 1255950000029	Secured Claim	\$2,000.00
15. Harris County Toll Road Authority 330 Meadowfern, Suite 200 Houston TX 77067-3295 invoice 0502396097; tag 9LGX84TX	Unsecured Claim	\$0.00



in re: **Heather Jean Mickelson**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
16. Hilti, Inc. P.O. Box 21148 Tulsa, OK 74121 3052-609127	Unsecured Claim	\$1.00
17. Houston I.S.D. Tax Office Tanya F. Erickson, Assessor/Collector P.O. Box 4668 Houston, TX 77210-4668 1255950000029	Secured Claim	\$2,000.00
18. Houston Medical Diagnostics 7227 Fannin, Suite 102 Houston, TX 77030 MIHE8015	Unsecured Claim	\$1,950.00
19. HSBC NV / Orchard Bank Bankcard Services P.O. Box 80084 Salinas, CA 93912-0084 5489-5551-1183-0735	Unsecured Claim	\$292.00
20. Linebarger, Goggan, Blair Et Al P.O. Box 3064 Houston, TX 77253-3064 Property ID 1255950000029	Unsecured Claim	\$0.00
21. MBNA P.O. Box 15026 Wilmington, DE 19850-5026 74974389381226	Unsecured Claim	\$10,471.00
22. Money Control, Inc. 7891 Mission Grove Parkway South Riverside, CA 92508 7137288221897 (SBC)	Unsecured Claim	\$0.00
23. PHH Arval / DL Peterson Trust Title Administration 940 Ridgebrook Road Sparks, MD 21152-9390 client 9526; unit 04178	Unsecured Claim	\$112.50
24. Southwestern Bell/SBC Bankruptcy Services P.O. Box 769 Arlington, TX 76004 7137288221	Unsecured Claim	\$150.00

in re: **Heather Jean Mickelson**

Debtor		Case No. (if known)
Creditor name and mailing address	Category of claim	Amount of claim
25. Sprint PCS Customer Solutions P O Box 8077 London, KY 40742 0551334426 2	Unsecured Claim	\$223.58
26. Sprint PCS Customer Solutions P O Box 8077 London, KY 40742 0551334426 2	Unsecured Claim	\$33.17
27. T-Mobile, Bankruptcy P O Box 37380 Albuquerque, NM 87176 8326406096	Unsecured Claim	\$955.75
28. Texas Department of Public Safety 5805 North Lamar Boulevard Box 4087 Austin, TX 78773-0001 295916, 20704816A13220043225	Unsecured Claim	\$1,040.00
29. The Tremont Tower Condominium Association, Inc. 2323 South Shepherd, Suite 1160 Houston, TX 77019-7028 Unit 410	Unsecured Claim	\$1.00
30. Time Warner Communications 8400 West Tidwell Houston, TX 77040-5568 811115 801 0153372	Unsecured Claim	\$461.46
31. Tremont Tower, L.P. 2323 South Shepherd, Suite 1160 Houston, TX 77019-7028 Unit 410	Unsecured Claim	\$0.00
32. Washington Mutual P.O. Box 60800 Los Angeles, CA 90060-0800 3898761; 009300000654711	Unsecured Claim	\$205.06
33. William S. Chesney III, Esq. Frank Elmore Lievens Chesney & Turet, L.L.P. 808 Travis, Suite 2600 Houston, TX 77002-5778 Case #835919; HCCL#2	Unsecured Claim	\$0.00

in re: **Heather Jean Mickelson**

Debtor

Case No. (if known)

(The penalty for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

**DECLARATION**I, **Heather Jean Mickelson**

named as debtor in this case, declare under penalty of perjury that I have read the foregoing *Numbered Listing of Creditors*, consisting of 5 sheets (including this declaration), and that it is true and correct to the best of my information and belief.

Debtor: /s/ Heather Jean Mickelson

Date: \_\_\_\_\_

**Heather Jean Mickelson****CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (see 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed or Typed Name of Bankruptcy Petition Preparer\_\_\_\_\_  
Social Security Number\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Forms for each person.